

 COPY

July 28, 2009

Eric S. Pavlack
Cohen & Malad, LLP
One Indiana Square, Suite 1400
Indianapolis, IN 46204

RE: Andrea Childress

Dear Mr. Pavlack:

Our office recently received your correspondence regarding your client's personal credit report.

We are currently investigating the information with which your client disagrees. In accordance with the Fair Credit Reporting Act, this investigation may take 30 to 45 days. Upon completion of this process, we will provide the results of our investigation directly to your client for review.

Please feel free to contact our office directly if you need further assistance.

Sincerely,



Carrie Higginbotham
Specialist
Consumer Affairs Special Services
972 390 4016

EXP_0001

experian®

Prepared for
ANDREA HOLAWAY
Report number
2954401427

Report date
July 31, 2006
www.experian.com/disputes
Call 1 800 509 8495

Page 2 of 16

Potentially negative items or items for further review

This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies, which may remain for up to 10 years, and unpaid tax liens, which may remain for up to 15 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Public records

US BKPT CT IN SOUTH BEND	Identification number	Date filed	Responsibility	Claim amount	Status:
224 US COURTHOUSE 204 S SOUTH BEND IN 46601 No phone number available	0550135HCD	Oct 2005 Date resolved Mar 2006	Joint	\$0 \$0	Chapter 13 bankruptcy dismissed. This item is scheduled to continue on record until Oct 2012.

Credit items

Personal consumer information redacted for public filing

EXP_0025



Prepared for
ANDREA M CHILDRRESS
Report number
1981683781

Report date
July 17, 2009
www.experian.com/disputes
PO BOX 9701, Allen, TX 75013

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Potentially negative items or items for further review

This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Public records

US BKPT CT IN SOUTH BEND	Identification number	Date filed	Responsibility	Claim amount	Status:
224 US COURTHOUSE 204 S MAIN SOUTH BEND IN 46601	0550135HCD	Oct 2005 Date resolved Mar 2006	Joint	\$0 Latency amount \$0	Chapter 13 bankruptcy dismissed. This item is scheduled to continue on record until Oct 2012. Address identification number: 98639001

Credit items

Personal consumer information redacted for public filing

Prepared for: **ANDREA CHILDRESS**
 Date: **August 16, 2012**
 Report number: **1269-9910-72**

Your accounts that may be considered negative

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

Payment history legend	
OK	Current/Terms of agreement met
30	Account 30 days past due
60	Account 60 days past due
90	Account 90 days past due
120	Account 120 days past due
150	Account 150 days past due
180	Account 180 days past due
CRO	Creditor received deed
FS	Foreclosure proceedings started
F	Foreclosed
VS	Voluntarily surrendered
R	Repossession
PBC	Paid by creditor
IC	Insurance claim
G	Claim filed with government
D	Defaulted on contract
C	Collection
CO	Charge off
CLS	Closed
ND	No data for this time period

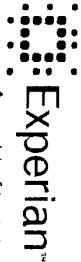
■ Public Records

US BKPT CT IN SOUTH BEND	Identification number	Date filed	Claim amount	Status
224 US COURTHOUSE 204 S MAIN	0550135HCD	Oct 2005	\$0	Chapter 13 bankruptcy dismissed
SOUTH BEND IN 46601	Responsibility	Date resolved	Liability amount	
No phone number available	Joint	Mar 2006	\$0	This item is scheduled to continue on record until Oct 2012.

Address identification number
0098639001

■ Credit items

Personal consumer information redacted for public filing



Prepared for
ANDREA MARIE CHILDRESS
Report number
2787930464

Report date
August 12, 2009
www.experian.com/disputes
P.O. Box 1240, Allen, TX 75013

Page 1 of 4

Dear ANDREA MARIE CHILDRESS,

To assist you in understanding your correction summary, we have provided additional information that relates directly to items on your personal credit report.

US BKPT CT IN SOUTH BEND
055013....

If your bankruptcy was dismissed or withdrawn, it appears on your personal credit report because every action that relates to credit may become part of your credit history. So even though the court did not allow the filing of your bankruptcy, the fact that the case was documented allows it to appear on your personal credit report. The bankruptcy dismissed/withdrawn status will remain on your report for seven years from the filing date if it was a Chapter 13, or 10 years from the filing date if it was a Chapter 7, 11 or 12.

Sincerely,

Experian
Attn: CASS
P.O. Box 1240
Allen TX 75013

ANDREA MARIE CHILDRESS
921 WELLER AVE
LA PORTE IN 46350

0484800227

EXP_0290



Prepared for: **ANDREA CHILDRESS**
 Date: **August 24, 2012**
 Report number: **1269-9910-72**

Page 1 of 12

Dispute results

About our dispute process

This summary shows the revision(s) made to your credit file as a result of our processing of your dispute. If you still question an item, then you may want to contact the furnisher of the information directly or review the original information in the public record.

The Federal Fair Credit Reporting Act provides that you may:

- request a description of how we processed your dispute, including the business name and address of any furnisher of information contacted in connection with such information and the telephone number, if reasonably available;
- add a statement disputing the accuracy or completeness of the information; and
- request that we send these results to organizations who have requested your credit report in the past two years for employment purposes or six months for any other purpose.

If no information follows, our response appeared on the previous page.

How to read your results

Deleted

- This item was removed from your credit report

Remains

- This item was not changed as a result of our processing of your dispute

Updated

- A change was made to this item; review this report to view the change. If ownership of the item was disputed, then it was verified as belonging to you

Processed - This item was either updated or deleted; review this report to learn its outcome

Results

We have completed the processing of your dispute(s). Here are the results:

Public records	Outcome
US BKPT CT IN SOUTH BEND 055013....	Processed

Visit experian.com/status to check the status of your pending disputes at any time

Others

What's your credit score?

Find out by ordering your VantageScore® from Experian for only **\$7.95**. To order, call 1 888 322 5583.

By law, we cannot disclose certain medical information (relating to physical, mental, or behavioral health or condition). Although we do not generally collect such information, it could appear in the name of a data furnisher (i.e. "Cancer Center") that reports your payment history to us. If so, those names display on your report, but on reports to others, they display only as MEDICAL PAYMENT DATA. Consumer statements included on your report at your request that contain medical information are disclosed to others.

PO Box 9701
 Allen, TX 75013

ANDREA CHILDRESS
 4954 WEST SCHULTZ RD
 LA PORTE IN 46350

Prepared for: ANDREA CHILDRESS
 Date: August 24, 2012
 Report number: 1269-9910-72

Your accounts that may be considered negative

The most common items in this section are late payments, accounts that have been charged off or sent to collection, bankruptcies, liens, and judgments. It also may contain items that are not necessarily negative, but that a potential creditor might want to review more closely, such as an account that has been settled or transferred. This information is generally removed seven years from the initial missed payment that led to the delinquency. Missed payments and most public record items may remain on the credit report for up to seven years, except Chapters 7, 11 and 12 bankruptcies and unpaid tax liens, which may remain for up to 10 years. A paid tax lien may remain for up to seven years. Transferred accounts that have not been past due remain up to 10 years after the date the account was transferred.

■ Credit items

Personal consumer information redacted for public filing

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IC	Insurance claim
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D	Defaulted on contract
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CO	Charge off
CLS	Closed
ND	No data for this time period

www.experian.com

Prepared for: ANDREA CHILDRESS
Date: August 24, 2012
Report number: 1269-9910-72

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Your accounts in good standing

These items may stay on your credit report for as long as they are open. Once an account is closed or paid off it may continue to appear on your report for up to ten years.

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0484800227

EXP_0296

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Prepared for: **ANDREA CHILDRESS**
Date: **August 24, 2012**
Report number: **1269-9910-72**

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EXP_0297

Your accounts in good standing (continued)

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Prepared for: ANDREA CHILDRESS
Date: August 24, 2012
Report number: 1269-9910-72

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Your accounts in good standing (continued)

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EXP_0298

www.experian.com

Prepared for: **ANDREA CHILDRESS**
Date: **August 24, 2012**
Report number: **1269-9910-72**

Your accounts in good standing (continued)

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EXP_0299

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Prepared for: ANDREA CHILDRESS
Date: August 24, 2012
Report number: 1269-9910-72

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Your accounts in good standing (continued)

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EXP_0300

www.experian.com

Prepared for: **ANDREA CHILDRESS**
Date: **August 24, 2012**
Report number: **1269-9910-72**

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EXP_0301

Your accounts in good standing (continued)

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Prepared for: **ANDREA CHILDRESS**
Date: **August 24, 2012**
Report number: **1269-9910-72**

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Your accounts in good standing (continued)

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EXP_0302

www.experian.com

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Prepared for: **ANDREA CHILDRESS**
Date: **August 24, 2012**
Report number: **1269-9910-72**

EXP_0303

Record of requests for your credit history

We make your credit history available to your current and prospective creditors and employers as allowed by law. Experian may list these inquiries for up to two years.

Inquiries shared with others

The section below lists all of the companies that have requested your credit information as a result of an action you took, such as applying for credit or financing or as a result of a collection. The inquiries in this section are shared with companies that receive your credit history.

Personal consumer information redacted for public filing

We offer credit information about you to those with a permissible purpose, such as:

- other creditors who want to offer you preapproved credit;
- an employer who wishes to extend an offer of employment;
- a potential investor in assessing the risk of a current obligation;
- Experian Consumer Assistance to process a report for you;
- your current creditors to monitor your accounts (date listed may reflect only the most recent request).

www.experian.com

Prepared for: **ANDREA CHILDRESS**
Date: **August 24, 2012**
Report number: **1269-9910-72**

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Personal consumer information

redacted for public filing

If you disagree with information in your report you may dispute most information at:

www.experian.com/disputes

You may also visit www.experian.com to view your report again.

--- End of Report ---

EXP_0304

0484800227

www.experian.com

Prepared for: **ANDREA CHILDRESS**
Date: **August 24, 2012**
Report number: **1269-9910-72**

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EXP_0305